

EXHIBIT A

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New York
Community Bank
Member FDIC

4/8/2020

SPL PARTNERS LLC
155 1ST STREET
MINEOLA NY 11501-4055

COVID-19 RELIEF AGREEMENT- PRINCIPAL AND INTEREST DEFERRAL FOR 6 MONTHS

RE: Loan # 4184 New York Community Bank Loan ("NYCB")
with SPL PARTNERS LLC

Collateral: 9201 4TH AVE BROOKLYN NY 11209

Dear Borrower:

You have identified to NYCB, and by your execution below represent and warrant to NYCB, that your cash flow due to the recent COVID-19 pandemic has been adversely impacted. Based on review of your existing loan terms and projected loss of cash flow, NYCB will agree to temporary relief on the terms and conditions set forth herein:

Borrower's obligation to make the six (6) scheduled monthly payments due between 4/1/2020 and 9/1/2020 inclusive (the "Deferred Payments"), is deferred to the maturity date of the loan. Regular monthly payments shall resume with the payment due 10/1/2020.

Borrower's obligation to make escrow payments for the above period continues and is not suspended. Borrower hereby agrees that payment of escrow as well as maintaining a borrower operating account with NYCB are conditions of granting temporary relief.

The undersigned parties acknowledge their obligations under the Notes, Mortgages and related loan documents and agree that the principal amount due under the loan not including interest, late charges and other charges is as follows:

\$ 15,560,099.74

The modifications set forth in this letter are expressly and strictly conditioned on the Borrower's and any guarantor's continued compliance with all other terms and conditions of the loan documents executed in connection therewith and the timely payment of each and every payment due under the note as herein modified. Upon any event of default, in addition to any other remedies to which Lender may be entitled, the payments due under the Note shall immediately be restored to the amounts due had this amendment not been executed and shall be immediately due and payable.

In consideration of the relief herein provided, each of the undersigned hereby releases and discharges NYCB and its successors, assigns, parents, subsidiaries, affiliates, principals, directors, shareholders, employees, attorneys and/or agents from all actions, causes of action, suits, debts, dues, sums of money, accounts, bonds, bills, specialties, covenants, contracts, controversies, agreements, promises, variances, trespasses, damages, judgments, extents, execution, claims and demands, whatsoever, in law, or equity, which they may, have for, upon or by reason of any matter, cause or thing whatsoever whether or not presently known, suspected, contemplated or anticipated, from the beginning of the world to the day and date of this release.

Except as modified by this Letter, all terms and provisions of the Note and each Loan Document and each and every document, security agreement and/ or mortgage executed in connection with the Loan remains

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unmodified and in full force and effect, and each of Borrower, Guarantor and Lender hereby ratify and confirm each and all of such terms and provisions.

Please be advised that nothing herein or in any previous and subsequent discussions and communications between the parties shall be deemed to be a waiver or estoppel of the Bank's rights and remedies under the loan documents should circumstances, actions or inactions or other defaults cause the Bank to cancel the above repayment terms.

By signing below, each undersigned party acknowledges and agrees that the loan documents remain in full force and effect, without modification except as specifically set forth herein. The accommodation made by the Bank hereunder is a proactive and preemptive response to the Borrower's expressed financial difficulties caused by COVID-19. In the event action is taken at the federal or state level to provide relief to borrowers, generally, the accommodations provided herein shall not be in addition to any such mandated relief. Instead, at the Bank's option, any mandated relief will replace the accommodations set forth herein.

This agreement shall be void if not signed and returned within five days of the date hereof.

Sincerely,

New York Community Bank

CERTIFIED, AGREED AND CONSENTED TO:

Entity Name: SPL PARTNERS LLC

Signed By:

DEMETRIOS SPIROPOULOS
9026C71DB2334B7...

Signer's Name: DEMETRIOS SPIROPOULOS

Date Signed: 4/9/2020

Its duly authorized signatory

Entity Name: NEW YORK COMMUNITY BANK

Signed By:

Maria Pagoulatos
CB5B1E3C189A402...

Signer's Name: Maria Pagoulatos

Date Signed: 4/9/2020